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III. REMARKS

Claims 1-3 were presented for prosecution, claim 1 has been amended herein, and new claims 4-6 have been added. No new matter is believed added. Claim 1 was rejected under 35 USC 103(a) as allegedly being obvious over Boardman et al., US 6,456,986 ("Boardman") in view of Rubin et al., US 6,078,897 ("Rubin") and claims 2-3 were rejected under 35 USC 103(a) as allegedly being obvious over Boardman in view of Carter, US 6,553,350, in further view of Rubin.

Applicant traverses the rejection of claim 1 because Boardman and/or Rubin fail to teach or suggest each and every feature of the claim. For instance, claim 1 recites a "calculation means, which, for each different type of customer service provided to a customer, identifies the rule set associated with the type of customer service, and calculates charges for each event belonging to the type of customer service based on the associated rule set." In other words, the invention according to claim 1 calculates charges for events based on what type of service the event belongs to. Moreover, each type of service is associated with a rule set that is utilized to calculate charges for the events belonging to the given type of service. This differs from Boardman, which simply applies a calculation process (RAS Engine process 98) to each event, regardless of the event's service type (see, e.g., column 5). Boardman does not categorize events by service type before it "rates" them. Boardman simply rates each event as they are entered. Thus, the RAS Engine process 98 must determine what business rules apply on an event by event basis. Conversely, the present invention knows what rules to apply ahead of time, since it *calculates charges for each event belonging to the given type of customer service.*

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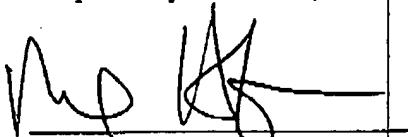
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Similarly, new claim 4 includes the steps of: "associating a set of rules with each service type provided by a service provider," and "for each service type utilized by the predetermined customer, processing the events belonging to the service type by applying the associated set of rules for the service type." Because none of the prior art references teach or suggest the system and method taught in claims 1 and 4, Applicant submits that the claims are in condition for allowance.

With regard to claim 2, Applicant submits that none of the prior art references teach or suggest change point identifiers. Accordingly, Applicant submits that claim 2 is likewise in condition for allowance. Dependent claims 3, 5 and 6 are believed allowable for the reasons discussed herein, as well as for their own additional features.

Applicant respectfully submits that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number listed below.

Respectfully submitted,



Michael F. Hoffman
Reg. No. 40,019

Date: 5/10/05

Hoffman, Warnick & D'Alessandro LLC
Three E-Comm Square
Albany, New York 12207
(518) 449-0044
(518) 449-0047 (fax)